



Order Filed on August 12, 2022  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**  
STERN, LAVINTHAL & FRANKENBERG, LLC  
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Attorney for Secured Creditor,  
Cenlar FSB as servicer for Police and Firemen's  
Retirement System Board of Trustees by its  
Administrative Agent New Jersey Housing and  
Mortgage Finance Agency  
By Maria Cozzini, Esq.

In Re:

**Christopher J. Ebert**

Debtor(s).

Case No.: 22-12453-MBK

Chapter: 13

Hearing Date:

Judge: Michael B. Kaplan

**ORDER RESOLVING CREDITOR'S MOTION FOR RELIEF FROM STAY  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**

**DATED: August 12, 2022**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Page | 2

Debtor: Christopher J. Ebert

Case No: 22-12453-MBK

Caption: Order Resolving Motion for Relief from Stay with Conditions

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Applicant: Cenlar FSB as servicer for Police and Firemen's Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency.

Applicant's Counsel: Stern Lavinthal & Frankenberg, LLC

Debtor's Counsel: James DiMaggio

Property Involved ("Collateral"): 235 Walter Horner Court, Barnegat, NJ 08005

Relief sought:

- ✓ Motion for relief from the automatic stay
- Motion to dismiss
- Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- The Debtor is overdue for 4 months, from April, 2022 to July, 2022
- The Debtor is overdue for 4 payments at \$2,076.00

Total Arrearages Due \$8,304.00

2. Debtor must cure all post-petition arrearages, as follows:

- Creditor acknowledges receipt of payment in the amount of \$8,304.00 while this motion was pending.
- Beginning on August 1, 2022, regular monthly mortgage payments shall continue to be made in the amount \$2,076.00.

Page | 3

Debtor: Christopher J. Ebert

Case No: 22-12453-MBK

Caption: Order Resolving Motion for Relief from Stay with Conditions

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3. Payments to the Secured Creditor shall be made to the following address(es):

- ✓ Immediate payment: Cenlar FSB, Attn: Bk Dept  
425 Phillips Blvd.  
Ewing, NJ 08618
- ✓ Regular monthly payment: Cenlar FSB, Attn: Bk Dept  
425 Phillips Blvd.  
Ewing, NJ 08618
- ✓ Monthly cure payment: Cenlar FSB, Attn: Bk Dept  
425 Phillips Blvd.  
Ewing, NJ 08618

4. In the event of Default:

If the Debtors fail to make the immediate payment specified above or fail to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtors' failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney.

If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

- ✓ The Applicant is awarded attorney's fees of \$350.00 and costs of \$188.00  
The fees and costs are payable:
  - ✓ through the Chapter 13 plan.  
to the Secured Creditor within \_\_\_\_\_ days.  
Attorneys' fees are not awarded.

In re:  
Christopher J. Ebert  
Debtor

Case No. 22-12453-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Aug 12, 2022

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2022:

Recip ID	Recipient Name and Address
db	+ Christopher J. Ebert, 235 Walter Horner Court, Barnegat, NJ 08005-2873

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Maria Cozzini	on behalf of Creditor Cenlar FSB as servicer for Police and Firemens Retirement System Board of Trustees by its Administrative Agent New Jersey Housing and Mortgage Finance Agency mcozzini@sternlav.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Warren D. Levy	on behalf of Debtor Christopher J. Ebert atruss@keaveneylegalgroup.com r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;atruss@KeaveneyLegalGroup.com;ccassie@KeaveneyLegalGroup.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Aug 12, 2022

Form ID: pdf903

Total Noticed: 1

TOTAL: 5